

CLAIMS:

1. A method of obtaining Social Security disability insurance benefits (SSDI) from the Social Security Administration (SSA) for a disabled individual, recovering overpaid benefits made by a third party and providing services to the disabled individual after obtaining SSDI from the SSA comprising:

determining if the disabled individual qualifies to receive SSDI;

filing a claim with the SSA for SSDI on behalf of the disabled individual;

obtaining an award of SSDI for the disabled individual as a result of the filing of the claim with the SSA; and

recovering from a deposit account a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and the disabled individual's receipt of SSDI payments.

2. The method of claim 1 wherein the recovering said from a deposit account a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party further comprising electronically recovering the predetermined amount.

3. The method of claim 1 further comprising providing ancillary financial services to the disabled individual after recovering the predetermined amount of the long-term disability benefits.

4. The method of claim 3 wherein the ancillary financial services include financial planning.

Sub A4 7 5. The method of claim 3 wherein the ancillary financial services include financial assistance.

6. The method of claim 1 further comprising providing ancillary medical services to the disabled individual after recovering the predetermined amount of the long-term disability benefits.

7. The method of claim 6 wherein the ancillary medical services include prescription drug services.

Sub A5 7 8. A method of improving the rate of recovery and decreasing collection time from a claimant of an overpaid disability insurance benefit after an award of SSDI and the claimant's receipt of SSDI payments comprising electronically capturing from a deposit account a predetermined amount of long-term disability benefits previously provided to the disabled person by a third party, wherein the electronic capture is completed before the predetermined amount is removed from the deposit account by the disabled individual.

15 9. The method of claim 8 further comprising authorizing the SSA to make a direct deposit of the SSDI benefit to the disabled individual's deposit account.

Sub A6 7 10. Computer software configured to gather, integrate and utilize data from a plurality of unrelated automated federal forms and to populate one or more data bases with said data which is utilized to provide post-disability benefit award services.

20 11. A data processing system for managing a disability insurance overpayment recovery service for recovery of an overpaid disability benefit from a disabled individual comprising:

a computer processor for processing data; and

computer software configured to perform data processing functions comprising:

- a). determining if the disabled individual qualifies to receive SSDI from the SSA;
- b). filing a claim with the SSA on behalf of the disabled individual;
- 5 c). monitoring the progress of the claim for SSDI and receipt of an award of SSDI from the SSA;
- d). calculating an overpaid amount of long-term disability insurance benefits; and
- e). recovering from a deposit account the calculated over paid amount
- 10 of long-term disability benefits previously provided to the disabled person by a third party, after the award of SSDI by SSA and receipt of SSDI payments.

12. A method of obtaining SSDI for a claimant and recovering an overpayment of long-term disability benefits paid by a third party comprising:

- determining if the claimant qualifies for SSDI from the SSA;
- 15 filing a claim for the claimant with the SSA to qualify for SSDI;
- determining if the claimant qualifies for a recovery of an overpayment of long-term disability benefits paid to the claimant by a third party;
- obtaining access to a deposit account held by the claimant;
- obtaining direct payment of SSDI from the SSA to the deposit account;
- 20 calculating an amount of overpayment of long-term disability benefits in the deposit account paid to the claimant by a third party;
- accessing the deposit account held by the claimant;

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recovering from the deposit account held by the claimant the calculated overpayment amount; and

returning the calculated overpayment amount to the third party.

13. The method of claim 12 further comprising deducting applicable fees from the calculated overpayment amount to the third party.

14. The method of claim 12 further comprising providing ancillary medical services to the claimant after obtaining direct payment of SSDI from the SSA to the deposit account.

15. The method of claim 12 further comprising providing ancillary financial services to the claimant after obtaining direct payment of SSDI from the SSA to the deposit account.

16. The method of claim 12 wherein the recovering from the deposit account held by the claimant of the calculated overpayment amount further comprises electronically recovering from the deposit account held by the claimant the calculated overpayment amount.

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